

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Markesha Resha Mumphard, Debtor**

**Case No. 24-00223-JAW  
CHAPTER 13**

**NOTICE**

The above referenced debtor has filed papers with the court to allow payment arrearage. **Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amortize the payments, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Thad Cochran United States Courthouse  
501 E. Court St., Ste 2.300  
Jackson, MS 39201

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Allow Payment Arrearage.

Date: June 4, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer Ann Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O Box 13767  
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Markesha Resha Mumphard, Debtor**

**Case No. 24-00223-JAW  
CHAPTER 13**

**MOTION TO ALLOW PAYMENT ARREARAGE**

COMES NOW, Debtor, by and through counsel, and moves this Court to amortize their past due Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtor fell behind on the plan payments.
3. Debtor is requesting this Honorable Court to amortize the past due plan payments over the life of the plan, including any ongoing mortgage payments being paid through the plan.
4. Debtor is requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments with ongoing payments to resume in August 2025.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MS Bar No. 103469)  
Jennifer Ann Curry Calvillo (MS Bar No. 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Allow Payment Arrearage was forwarded on June 4, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

MARKESHA RESHA MUMPHARD

CASE NO: 24-00223-JAW

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 6/4/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Allow Payment Arrearage

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 6/4/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr.

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

MARKESHA RESHA MUMPHARD

CASE NO: 24-00223-JAW

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 6/4/2025, a copy of the following documents, described below,

Notice and Motion to Allow Payment Arrearage

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 6/4/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 24-00223-JAW  
SOUTHERN DISTRICT OF MISSISSIPPI  
WED JUN 4 9-18-21 PST 2025

QUANTUM3 GROUP LLC AS AGENT FOR  
SADINO FUNDING LLC  
PO BOX 788  
KIRKLAND WA 98083-0788

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
THAD COCHRAN US COURTHOUSE  
501 E COURT STREET  
SUITE 2300  
JACKSON MS 39201-5036~~

AARONS  
1640 HWY 439 N  
MERIDIAN MS 39301

(P)BRYANT STATE BANK  
ATTN BANKRUPTCY  
1500 S HIGHLINE AVE  
SIOUX FALLS SD 57110-1003

CAPITAL ONE  
ATTN BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CAPITAL ONE NA  
BY AMERICAN INFOSOURCE AS AGENT  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

(P)CITIZENS BANK N A  
ATTN BANKRUPTCY TEAM  
ONE CITIZENS BANK WAY  
JCA115  
JOHNSTON RI 02919-1922

CREDENCE RESOURCE  
ATTN BANKRUPTCY  
4222 TRINITY MILLS RD  
SUITE 260  
DALLAS TX 75287-7666

CREDIT ACCEPTANCE CORPORATION  
ATTN BANKRUPTCY  
25505 W 12 MILE ROAD  
SUITE 3000  
SOUTHFIELD MI 48034-8331

CREDIT ONE  
PO BOX 98872  
LAS VEGAS NV 89193-8872

FORTIVA  
ATTN BANKRUPTCY  
PO BOX 105555  
ATLANTA GA 30348-5555

INTERCOASTAL FINANCIAL LLC  
7954 TRANSIT RD 136X  
WILLIAMSVILLE NY 14221-4117

KEMPER FIN  
POB 709  
DE KALB MS 39328-0709

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

MNGH LLC  
ATTN BANKRUPTCY  
5401 W KENNEDY BLVD  
1030  
TAMPA FL 33609-2450

(P)MOHELA  
CLAIMS DEPARTMENT  
633 SPIRIT DRIVE  
CHESTERFIELD MO 63005-1243

MOLLIE LLC  
DBA UOWN LEASING  
10500 UNIVERSITY CENTER DR  
SUITE 150  
TAMPA FL 33612-6461

NATIONAL CREDIT  
327 WEST 4TH AVENUE  
PO BOX 3023  
HUTCHINSON KS 67504-3023

NATIONAL CREDIT ADJUSTERS LLC  
ATTN BANKRUPTCY DEPARTMENT  
PO BOX 3023  
HUTCHINSON KS 67504-3023

NAVIENT  
ATTN BANKRUPTCY  
PO BOX 9500  
WILKES-BARRE PA 18773-9500

NAVIENT SOLUTIONS LLC ON BEHALF OF  
ASCENDIUM EDUCATION SOLUTIONS INC  
PO BOX 8961  
MADISON WI 53708-8961

NAVY FEDERAL CREDIT UNION  
PO BOX 3000  
MERRIFIELD VA 22119-3000

~~EXCLUDE~~

~~(D)QUANTUM3 GROUP LLC AS AGENT FOR  
SADINO FUNDING LLC  
PO BOX 788  
KIRKLAND WA 98083-0788~~

REGIONS BANK  
PO BOX 10063  
BIRMINGHAM AL 35202-0063

(P)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318

~~EXCLUDE~~

~~(D)(P)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318~~

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

RESURGENT CAPITAL  
PO BOX 10675  
GREENVILLE SC 29603-0675

SPOT LOAN  
PO BOX 927  
PALATINE IL 60078-0927

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6-430  
JACKSON MS 39201-5022~~

VERIZON  
BY AMERICAN INFOSOURCE AS AGENT  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

DEBTOR  
MARKESHA RESHA MUMPHARD  
310 AVERY ST  
SCOOBA MS 39358-7748

THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236-3767

TORRI PARKER MARTIN  
TORRI PARKER MARTIN CHAPTER 13  
BANKRUPT  
200 NORTH CONGRESS STREET STE 400  
JACKSON MS 39201-1902